

Exhibit E

Delaware

The First State

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I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THAT THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF CONVERSION OF A DELAWARE LIMITED LIABILITY COMPANY UNDER THE NAME OF "CRED LLC" TO A DELAWARE CORPORATION, CHANGING ITS NAME FROM "CRED LLC" TO "CRED INC.", FILED IN THIS OFFICE ON THE THIRTEENTH DAY OF MAY, A.D. 2020, AT 1:40 O`CLOCK P.M.



Jeffrey W. Bullock, Secretary of State

6884278 8100V
SR# 20203842153

Authentication: 202924893
Date: 05-13-20

You may verify this certificate online at corp.delaware.gov/authver.shtml

State of Delaware
Secretary of State
Division of Corporations
Delivered 01:40 PM 05/13/2020
FILED 01:40 PM 05/13/2020
SR 20203842153 - File Number 6884278

STATE OF DELAWARE
CERTIFICATE OF CONVERSION
FROM A LIMITED LIABILITY COMPANY TO A
CORPORATION PURSUANT TO SECTION 265 OF
THE DELAWARE GENERAL CORPORATION LAW

1. The jurisdiction where the limited liability company first formed is **Delaware**.
2. The jurisdiction immediately prior to filing this Certificate is **Delaware**.
3. The date the limited liability company first formed is **May 14, 2018**.
4. The name of the limited liability company immediately prior to filing this Certificate is **Cred LLC**.
5. The name of the Corporation as set forth in the Certificate of Incorporation is **Cred Inc**.

IN WITNESS WHEREOF, the undersigned being duly authorized to sign on behalf of the converting limited liability company has executed this Certificate on the 13th day of **May**, 2020.

Cred LLC
(a Delaware limited liability company)

DocuSigned by:

Dan Schatt

91B4E836EB01468
Dan Schatt, Chief Executive Officer

Delaware

The First State

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*I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF
DELAWARE DO HEREBY CERTIFY THAT THE ATTACHED IS A TRUE AND
CORRECT COPY OF THE CERTIFICATE OF INCORPORATION OF "CRED
INC." FILED IN THIS OFFICE ON THE THIRTEENTH DAY OF MAY, A.D.
2020, AT 1:40 O`CLOCK P.M.*




Jeffrey W. Bullock, Secretary of State

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CERTIFICATE OF INCORPORATION OF CRED INC.

The undersigned, a natural person (the “Sole Incorporator”), for the purpose of organizing a corporation to conduct the business and promote the purposes hereinafter stated, under the provisions and subject to the requirements of the laws of the State of Delaware hereby certifies that:

I.

The name of this corporation is Cred Inc. (the “Corporation”).

II.

The address of the registered office of the Corporation in the State of Delaware is 1209 Orange Street, in the City of Wilmington, County of New Castle, 19801. The name of its registered agent at such address is The Corporation Trust Company.

III.

The purpose of this Corporation is to engage in any lawful act or activity for which a corporation may be organized under the Delaware General Corporation Law (“DGCL”).

IV.

This Corporation is authorized to issue Common Stock. The total number of shares that the Corporation is authorized to issue is One Million (1,000,000) shares of Common Stock, each having a par value of \$0.001.

V.

The management of the business and the conduct of the affairs of the Corporation shall be vested in its Board of Directors. The number of directors that shall constitute the whole Board of Directors shall be fixed by the Board of Directors in the manner provided in the bylaws of the Corporation.

VI.

The Board of Directors may from time to time adopt, amend, alter, supplement, rescind or repeal any or all of the bylaws of the Corporation without any action on the part of the stockholders; provided, however, that the stockholders may adopt, amend or repeal any bylaw adopted by the Board of Directors, and no amendment or supplement to the bylaws adopted by the Board of Directors shall vary or conflict with any amendment or supplement adopted by the stockholders.

VII.

A. A director of the Corporation shall, to the fullest extent permitted by the DGCL as it now exists or as it may hereafter be amended, not be personally liable to the Corporation or its stockholders for monetary damages for breach of fiduciary duty as a director, except for liability (i) for any breach of the director's duty of loyalty to the Corporation or its stockholders, (ii) for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) under Section 174 of the DGCL, or (iv) for any transaction from which the director derived any improper personal benefit. If the DGCL is amended to authorize corporate action further eliminating or limiting the personal liability of directors, then the liability of a director of the Corporation shall be eliminated or limited to the fullest extent permitted by the DGCL, as so amended.

B. Any repeal or modification of this Article VII shall be prospective and shall not affect the rights under this Article VII in effect at the time of the alleged occurrence of any act or omission to act giving rise to liability or indemnification.

VIII.

The Corporation is authorized to indemnify its officers and directors, and may provide for reimbursement of the expenses of such persons, to the fullest extent provided by Section 145 of the DGCL. To the fullest extent permitted by applicable law, the Corporation is authorized to provide indemnification of (and reimbursement of expenses to) agents of the Corporation (and any other persons to which State law permits the Corporation to provide indemnification) through bylaw provisions, agreements with such agents or other persons, vote of stockholders or disinterested directors or otherwise, in excess of the indemnification and reimbursement otherwise permitted by Section 145 of the DGCL, subject only to limits created by applicable Delaware law (statutory or non-statutory), with respect to actions for breach of duty to the Corporation, its stockholders, and others.

Any amendment, repeal or modification of the foregoing provision of this Article VIII shall not adversely affect any right or protection of a director, officer, agent, or other person existing at the time of, or increase the liability of any director of the Corporation, with respect to any acts or omissions of such director, officer or agent occurring prior to, such amendment, repeal, modification or adoption.

IX.

The Corporation reserves the right to amend, alter, change or repeal any provision contained in this Certificate of Incorporation, in the manner now or hereafter prescribed by statute, and all rights conferred upon the stockholders herein are granted subject to this reservation.


X.

The name and the mailing address of the Sole Incorporator is as follows:

Dan Schatt
3704 Wilshire Avenue
San Mateo, CA 94403

(Signature on following page)

IN WITNESS WHEREOF, this Certificate of Incorporation has been executed this 13th day of May, 2020 by the undersigned, who affirms that the statements made herein are true and correct.

DocuSigned by:


Dan Schatt, Sole Incorporator